

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Richard Martin Gaines  
 Brenda Yvonne Gaines  
 Debtors

Case No. 19-12974-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: May 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2019.

db/jdb +Richard Martin Gaines, Brenda Yvonne Gaines, 1500 Orland Street,  
 Philadelphia, PA 19126-2754  
 14321494 Abington Memorial Hospital-Patient Pay, PO BOX 826580, Philadelphia, PA 19182-6580  
 14321495 Allstate Fire and Casualty Insurance Co, PO BOX 4303, Carol Stream, IL 60197-4303  
 14321499 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)  
 14321500 +Chestnut Hill Hospital, PO Box 504148, Saint Louis, MO 63150-4148  
 14321506 +Colon and Rectal Assoc, 1235 Old York Road, Suite G20, Abington, PA 19001-3893  
 14321511 Hyundai Lease Tilting, P.O. Box 660891, Dallas, TX 75266-0891  
 14321512 +Hyundai Lease Tilting Trust, PO Box 20825, Fountain Valley, CA 92728-0825  
 14321519 +PGW, 800 W. Montgomery Ave, Philadelphia, PA 19122-2806  
 14321516 Penn Medicine, UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406  
 14321520 +Philmont Guidance Center PC, 727 Welsh Road, Suite 202, Huntingdon Valley, PA 19006-6311  
 14321521 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: info@georgettemillerlaw.com Jun 01 2019 04:25:12 GEORGETTE MILLER,  
 Law Office of Georgette Miller Esq. PC, 335 Evesham Avenue, Lawnside, NJ 08045  
 tr +E-mail/Text: bncnotice@phl3trustee.com Jun 01 2019 04:27:25 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Jun 01 2019 04:27:03 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 01 2019 04:26:08  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 01 2019 04:26:37 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 01 2019 04:26:17 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14321493 +E-mail/Text: bankruptcynotice@lfbusa.com Jun 01 2019 04:25:39 1st financial bank,  
 po box 1200, North Sioux City, SD 57049-1200  
 14321496 +EDI: ACBK.COM Jun 01 2019 07:28:00 American Credit Accept, 961 E Main St,  
 Spartanburg, SC 29302-2185  
 14321497 +E-mail/Text: bankruptcy@usecapital.com Jun 01 2019 04:27:37 Capital Accounts,  
 Po Box 140065, Nashville, TN 37214-0065  
 14321498 +EDI: CAPITALONE.COM Jun 01 2019 07:28:00 Capital One, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 14321502 +EDI: CITICORP.COM Jun 01 2019 07:28:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 14321504 +E-mail/Text: bankruptcy@philapark.org Jun 01 2019 04:27:20 City of Philadelphia,  
 Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819  
 14321503 +E-mail/Text: bankruptcy@philapark.org Jun 01 2019 04:27:20 City of Philadelphia,  
 PO Box 41818, Philadelphia, PA 19101-1818  
 14321507 EDI: COMCASTCBLCENT Jun 01 2019 07:28:00 Comcast, PO Box 3001,  
 Southeastern, PA 19398-3001  
 14321508 +EDI: WFNNB.COM Jun 01 2019 07:28:00 Comenitycb/hsn, Po Box 182120,  
 Columbus, OH 43218-2120  
 14323085 +EDI: AISACG.COM Jun 01 2019 07:28:00 Exeter Finance LLC, AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 14321510 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jun 01 2019 04:34:57 Exeter Finance LLC,  
 Po Box 166097, Irving, TX 75016-6097  
 14321514 +EDI: IRS.COM Jun 01 2019 07:28:00 IRS, 600 Arch Street, Room 5200,  
 Philadelphia, PA 19106-1611  
 14323578 EDI: RESURGENT.COM Jun 01 2019 07:28:00 LVNV Funding, LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 14321515 +E-mail/Text: bankruptcygroup@peco-energy.com Jun 01 2019 04:25:34 PECO, PO Box 37629,  
 Philadelphia, PA 19101-0629  
 14323579 EDI: RESURGENT.COM Jun 01 2019 07:28:00 Pinnacle Credit Services, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14324014 EDI: Q3G.COM Jun 01 2019 07:28:00 Quantum3 Group LLC as agent for, MOMA Trust LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 14326864 +EDI: DRIV.COM Jun 01 2019 07:28:00 SANTANDER CONSUMER USA INC., P.O. BOX 560284,  
 Dallas TX 75356-0284  
 14326532 +EDI: DRIV.COM Jun 01 2019 07:28:00 SANTANDER CONSUMER USA INC., P.O. BOX 961245,  
 FORT WORTH, TX 76161-0244  
 14321522 +E-mail/Text: bankruptcydepartment@tsico.com Jun 01 2019 04:27:16 Transworld Systems, Inc.,  
 Collection Agency, 507 Prudential Road, Horsham, PA 19044-2308  
 14321509 EDI: USBANKARS.COM Jun 01 2019 07:28:00 Elan Financial Service, Po Box 108,  
 Saint Louis, MO 63166  
 14321523 +E-mail/Text: megan.harper@phila.gov Jun 01 2019 04:27:03 Water Revenue Bureau,  
 1401 JFK Boulevard, Philadelphia, PA 19102-1663

TOTAL: 27

District/off: 0313-2

User: Keith  
Form ID: 309I

Page 2 of 2  
Total Noticed: 39

Date Rcvd: May 31, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14321505	city of philadelphia	
14321501*	Chestnut Hill Hospital,	PO Box 504148, Saint Louis, MO 63150-4148
14328306*	+Hyundai Lease Titling Trust,	PO Box 20825, Fountain Valley, CA 92728-0825
14321513*	IRS,	PO BOX 7346, Philadelphia, PA 19101-7346
14321517*	Penn Medicine,	UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
14321518*	Penn Medicine,	UPHS Physicians Patient Pay, PO Box 824406, Philadelphia, PA 19182-4406
		TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 02, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 30, 2019 at the address(es) listed below:

GEORGETTE MILLER on behalf of Joint Debtor Brenda Yvonne Gaines info@georgettemillerlaw.com, georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemillerlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemillerlaw.com

GEORGETTE MILLER on behalf of Debtor Richard Martin Gaines info@georgettemillerlaw.com, georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemillerlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemillerlaw.com

KEVIN G. MCDONALD on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>Richard Martin Gaines</b>	Social Security number or ITIN <b>xxx-xx-4097</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Brenda Yvonne Gaines</b>	Social Security number or ITIN <b>xxx-xx-6854</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 5/7/19</b>
Case number: <b>19-12974-mdc</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Richard Martin Gaines	Brenda Yvonne Gaines
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1500 Orland Street Philadelphia, PA 19126	1500 Orland Street Philadelphia, PA 19126
<b>4. Debtor's attorney</b> Name and address	GEORGETTE MILLER Law Office of Georgette Miller Esq. PC 335 Evesham Avenue Lawnside, NJ 08045	Contact phone 856 -323-1100 Email: <a href="mailto:info@georgettemillerlaw.com">info@georgettemillerlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 5/31/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 10, 2019 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 9/8/19</b>  <b>Filing deadline: 7/16/19</b> <b>Filing deadline: 11/3/19</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$800.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>8/15/19 at 9:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	